



Identity Theft Prevention & Identification

Identity Theft

- Occurs when a person uses someone else's personal information without their permission
 - Name
 - Social Security number
 - Medicaid or Medicare number
 - Credit card number
- Targeted through...
 - Personal contact
 - E-mail
 - Phone calls

Guard Your Personal Information

- Keep personal identification cards (driver license, Social Security card, Medicare card) in a safe place
- If admitted to a hospital or care center, make sure these items are secured or stored with someone you really trust
- Store financial statements, credit cards, debit cards, checks, etc. in a secure location. Only carry them with you when needed

Guard Your Personal Information

(cont'd)

- Safeguard medical and health insurance records
- The information can be used to obtain medical care under your name which could cost you:
 - Time, frustration to rectify situation
 - Money
 - Serious health consequences if the individual's records are co-mingled with yours (medical tests, blood type, procedures, etc.)

Guard Your Personal Information

(cont'd)

- Destroy old financial statements, documents, credit card offers, unused credit cards, credit card convenience checks
 - Burn
 - Shred
 - Tear up in very small pieces

Guard Your Personal Information

(cont'd)

- Don't give out personal or medical information unless you know who is asking and why they are asking
- YOU should initiate the contact and make sure you know who you are dealing with
- Be aware of “free” offers for health products or services that require you to provide a Social Security number, Medicaid number, credit card information, insurance plan number, etc.

Guard Your Personal Information

(cont'd)

- Protect your SSN
- Never give your credit card, bank account or SSN over the phone unless YOU initiate the call
- Check monthly statements and annual credit reports
www.annualcreditreport.com or by calling
877-322-8228

Protect Your Credit Report (cont'd)

- Consider placing a “freeze” on your credit report
- Helps prevent identity thieves, third parties and potential creditors from accessing information on your credit reports without your approval
- One time fee of \$10 per credit report
- Does not lower your credit score

Protect Your Credit Report (cont'd)

- “Opt out” by telling companies not to share or sell your information
- When you receive the annual “privacy notice” from your financial institution, fill out the form and tell them not to share or sell your information
- Ask the 3 credit reporting companies not to give your name to solicitors. Go to www.OptOutPrescreen.com or call 888-567-8688 and ask them to remove your name from lists they market – either for 5 years or permanently

Phone Solicitations

- Register for the National Do Not Call Registry
- Call 888-382-1222 from the phone you wish to register or go to www.DoNotCall.gov
- If you do get a phone solicitation, tell the caller to not call you again and put your number on their do not call list

Limit Information on Checks

- When ordering new checks, remove “extra” information:
 - Social Security number
 - Driver license number
 - Phone number
 - Middle name
 - Use initials for first and middle names

Paying Bills

- When paying bills, mail them at the post office rather than leaving them in personal mailboxes
- Very easy for bills to be picked up, account numbers accessed and checks altered and cashed
- NEVER write your credit card account number or SSN on checks when making payments

Credit & Debit Card Safety

- Reduce the number of active credit cards to a bare minimum
- Keep a list or photocopy of all your credit card numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place
- Always take credit card and ATM receipts with you and never dispose of them in public trash containers

Protect Passwords & PINs

- Use unique passwords and pin numbers—do not use the last 4 digits of your SSN, phone number, birthdates, etc.
- Shield your hand when using your PIN to avoid “shoulder surfing”

Get the Facts

Question. Never deal with someone who is not happy to answer your questions and does not allow you time to confirm the answers.

Demand. Do not deal with someone who tells you that you cannot ask questions or talk to anyone about the visit or the product—no secrets!

Get the Facts (cont'd)

Check. When purchasing a financial product or any type of service, ask the person if they are licensed or registered. If they say they are, confirm **that** they are licensed or registered.

Document. Ask for documentation and insist that you get it before you make any decisions. **Family included.**

End on Your Terms

Say “no.” It’s your right to say “no” and to have that answer respected. Rehearse it.

No pressure. If you are feeling pressured, tell the person that you won’t make decisions without talking to someone else first—your accountant, lawyer, family member—even if untrue.

End it. Hang up. Leave. Tell the person to leave. If you are concerned for your safety, do not ever be embarrassed to call the police.

Check it Out

Call government agencies. Confirm the answers to your questions, or simply ask for help.

Call people you know. Run it by the people you typically rely on for advice. If there isn't anyone you can trust, call a gov't agency or attorney.

Do your research. If you aren't sure about what's being suggested, research it. Use the internet, make calls.

Give yourself time. Think about whether this is really something you want to do.

Talk About it

Discuss it with others. Talk to people you are comfortable with about your concerns. If uncomfortable talking to family or friends, call a gov't agency or attorney or other.

Ask around. Ask your questions and share your concerns with people whose judgment you trust. Also, talk to people you think might be at risk.

Talk About it (cont'd)

If you are too afraid to ask...

- If you are too embarrassed to mention it,
- nervous about voicing your concerns, or
- reluctant to ask questions,

It's a good sign that you need to give it more thought.

Who to Call

- **Suspected Dependent Adult Abuse**

Dept. of Human Services: 800/362-2178

- **Suspected Crime**

Local Law Enforcement—police or sheriff

- **Consumer Fraud & Scams**

Attorney General's Office, Consumer Protection Division
515/281-5926

- **For Information or Assistance on Elder Abuse, Neglect,
Financial Exploitation**

Iowa Dept. on Aging 800-532-3213

Who to Call (continued)

- **Suspected Medicaid Fraud & Abuse:**
Medicaid Fraud Control Unit, Dept. of Inspections and Appeals
515/281-5717 or 515/281-7086
- **Investment Fraud Prevention and Investigations:**
Iowa Insurance Division: 877/955-1212; www.iid.state.ia.us
- **Misuse of a federal benefit check:**
District Social Security Office

Contact Information:

For more information on elder abuse, neglect
and financial exploitation, contact

Iowa Department on Aging

www.iowaaging.gov

800-532-3213



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